



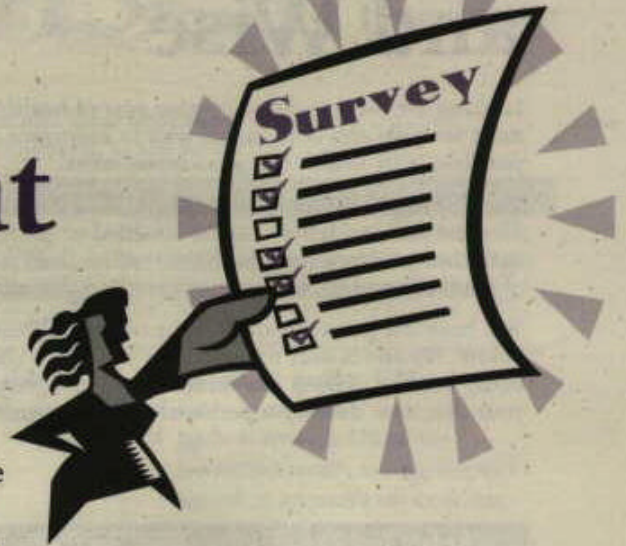
State of Idaho

Benefit Focus

November, 1998

Tell Us What You Think

The Office of Insurance Management is constantly looking for ways to improve our benefit package. Since we value your opinion, we will be conducting a survey later this year to get feedback on current and possible benefit options.



To give us a statistically-valid sample, we will be sending 1,800 surveys to randomly-selected participants. We would have liked to get everyone's input, but could not afford to survey every State employee. Our goal is to get feedback on what's working and what needs to be improved. For example, we will use survey results to:



Rank our various benefit programs in terms of their value to employees



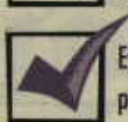
Measure satisfaction with the current benefit programs



Determine interest in new benefits under consideration



Determine the most effective methods of communicating important benefit information



Evaluate the fit between our current package and other alternatives

Feedback provided from the survey will give us information we can use to budget for benefit program improvements. We will also use the information to help us improve our communication efforts, so we hope you will tell us how we can best share information with you. We will share survey findings with you in a future Benefit Focus newsletter.

If you receive a survey, please take the time to tell us what you think and return your completed survey promptly to help keep our survey costs as low as possible. All responses will be treated confidentially, so give us your candid opinions. This is your opportunity to be heard!

Helping You Stay Healthy, Wealthy and Wise

Looking for ways to decrease your cost of healthcare? Staying healthy is the most sensible and economical way to keep your costs of health care as low as possible. Your health is a good investment!

The leading causes of death in the U.S. - heart disease, cancer, stroke, infectious diseases and accidents - can be lessened or prevented by lifestyle choices you make today. Preventing problems rather than curing them is a much wiser use of medical services, and is a lot easier on you and your family.

You have the power to shape your own good health, and it's easier than ever before. No one is ever too young or too old to change bad habits and enjoy being healthy. Take a few minutes now to identify the health risk factors in your life, then develop a personal wellness strategy that fits your lifestyle.



To Reduce Your Risk of	What You Can Do Today
Heart Disease or Stroke	<ul style="list-style-type: none"> • Monitor your blood pressure and cholesterol level regularly, and follow guidelines recommended by your health care provider. • Eat a well-balanced diet. • Learn to deal positively with stress. Maintain a healthy sense of humor and "roll with the punches." • Include regular physical activity in your daily routine. • Maintain a healthy weight. • Don't smoke. If you do smoke, make the commitment to quit today. Get advice and medical help from your health care provider if necessary.
Cancer	<ul style="list-style-type: none"> • Don't smoke or use tobacco products. • Eat a low-fat, high-fiber diet. • Follow recommended health screening guidelines.
Infectious Diseases	<ul style="list-style-type: none"> • Wash your hands frequently. • Keep your immunizations current. • Know if you are at risk for HIV. If so, discuss precautions with your health care provider.
Accidental Death	<ul style="list-style-type: none"> • Always wear your seat belt, no matter how short the drive. • Never drink and drive. • Wear a helmet and other protective gear when riding a motorcycle or bicycle or when participating in sports. • Inspect your home regularly for safety hazards. Maintain smoke alarms and fire extinguishers. • Keep medications and household poisons safely away from children. • Keep guns locked and out of reach of children at all times. Store guns and ammunition separately and use trigger locks.

In our next newsletter, we'll provide recommended health screening guidelines that can help you detect problems early - even when you're feeling healthy.

Wellness Benefits

You Can Use Now

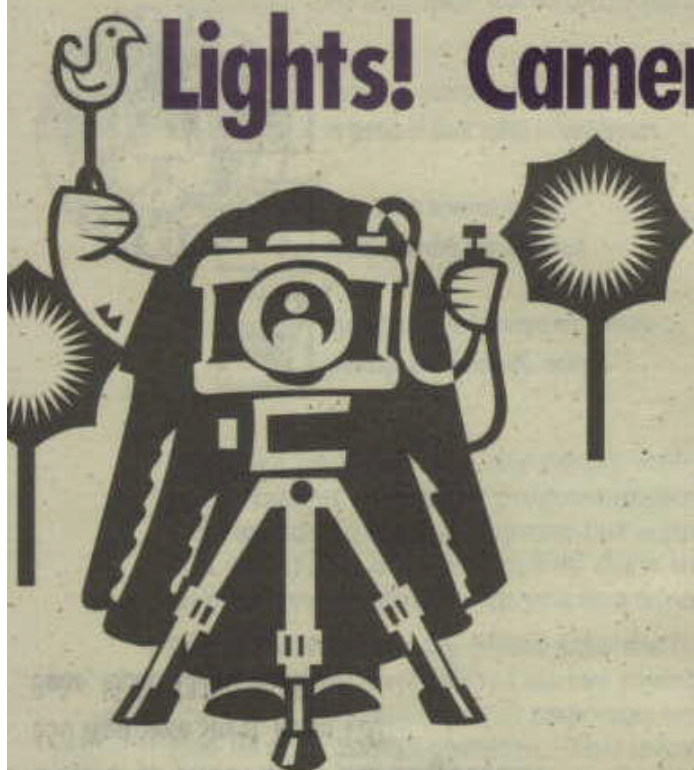
Did you know wellness benefits are included in your health insurance plan? Know how to take advantage of this important benefit!

If you're covered under our Point of Service (POS) plan, your primary care physician (PCP) will recommend appropriate wellness care for you. Your \$10 copayment will cover services include periodic checkups, physical exams, well-child care and immunizations.

Wellness benefits for employees and their dependents enrolled in Modules 1 or 2 are covered according to the following:

Wellness Service	Benefit	Limitations
Routine Physical Exams, including Lab and X-ray	100% of the Allowable Charge	<ul style="list-style-type: none"> • Age 4 - 39: maximum \$150 every 36 months • Age 40 and older: maximum \$150 every 24 months
Outpatient Well-Baby Care, including Immunizations	100% of the Allowable Charge	<ul style="list-style-type: none"> • Age birth - 1: maximum \$300 per year • Age 1 - 2: maximum \$150 per year • Age 2 - 4: maximum \$75 per year • Immunization benefits, including Hepatitis B inoculations, are payable only for children age six and younger

Check your benefit book for more details. To receive the maximum allowable benefit, make sure your physician bills your visit as a "Wellness Service."



Lights! Camera! Answers!

Getting acclimated to a new job can be pretty overwhelming for a new employee. Add the stress caused by making important benefit choices, and things can get pretty overwhelming.

To help new employees learn about our benefit options and to help current employees better understand our benefit programs, the Office of Insurance Management is developing a new video. The 12- to 15-minute video will provide an easy-to-understand overview of our group insurance benefits, along with highlights for each program. We will also work with PERSI to include information regarding retirement benefits. The video will help clarify some of the most frequently-asked questions about our benefits in a friendly, understandable format.

Scheduled to be completed by the end of the year, copies of this video will be sent to each State agency where it will be available for you to view.

***When you have questions
about your benefits, where
do you go for answers?***



Some of you turn to the Employee Group Insurance Handbook, a three-ring notebook which has been updated every year. However, since few changes were made to our group insurance policies this year, we will not be printing updated pages for the Handbook at this time.

If you have access to the internet, you may refer to our home page at <http://www2.state.id.us/adm/> where you will find an updated online version of the Employee Group Insurance Handbook and the FY99 Open Enrollment Guide.

Our insurance companies are currently developing easier-to-understand contracts, which will be included in any future Handbooks. To ensure you have access to current benefit information, refer to your FY98 Handbook as well as the FY99 Open Enrollment Guide. This information is valid until new Handbooks are distributed.

Questions? Call the State's Department of Administration, Office of Insurance Management at (208)334-3930 or email us at ogi@adm.state.id.us.